



Order Filed on September 14, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

HLADIK, ONORATO & FEDERMAN, LLP

Sarah K. McCaffery, Esquire

298 Wissahickon Avenue

North Wales, PA 19454

(215) 855-9521

Attorney for Westlake Services, LLC d/b/a Westlake  
Financial Services

In Re:

STEVEN JONES

*(Debtors)*

Case No: 22-11927-MBK

Hearing Date: 08/24/2022 at 9:00am

Chapter: 13

Judge: Michael B. Kaplan

Recommended Local Form: ☐ Followed ☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: September 14, 2022

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.

Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant: Westlake Services, LLC d/b/a Westlake Financial Services

Applicant's Counsel: Sarah K. McCaffery, Esquire

Debtor's Counsel: Bruce Truesdale, Esquire

Property Involved ("Collateral"): 2008 CHEVROLET TAHOE, VIN# 1GNFK13018J110817

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 4 months from 05/20/2022 to 08/20/2022.  
☒ Applicant acknowledges funds in the amount of \$0.50 in Debtor's suspense.

Total Arrearages Due: \$1,197.50.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of \$300.00. Payment shall be made no later than August 31, 2022.  
☒ Beginning on 09/01/2022, regular monthly mortgage payments shall continue to be made in the amount of \$299.50.  
☒ Beginning on 09/01/2022, additional monthly cure payments shall be made in the amount of \$149.59 for 6 months.

☐ The amount of \_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan.

3. Payments to the Secured Creditor shall be made to the following address(es):  
Resurgent Capital Services, LP  
PO Box 3427  
Greenville, SC 29602

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, or the instant Bankruptcy case converts to a Chapter 7, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney. Debtor's opportunity to cure the default shall be limited to two (2) occurrences. Upon the third occurrence, Creditor may file a Certification of Default with the Court without notice to Debtor or Debtor's counsel.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney's fees of \$500.00, and costs of \$188.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorney's fees are not awarded.

/s/ Sarah K. McCaffery

Sarah K. McCaffery, Esquire  
Attorney for Movant  
Hladik, Onorato & Federman, LLP

/s/

Bruce Truesdale, Esquire  
Attorney for Debtor

In re:  
Steven Jones  
Debtor

Case No. 22-11927-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Sep 14, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2022:

Recip ID	Recipient Name and Address
db	+ Steven Jones, 1053 Robin Court, Greenbrook, NJ 08812-1738

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Steven Jones brucectruesdalepc@gmail.com bctpccf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Navy Federal Credit Union KEBECK@BERNSTEINLAW.COM jbluemle@bernsteinlaw.com
Marlena S. Diaz-Cobo	on behalf of Creditor Mountainview at Green Brook Condominium Association Inc. collections@theassociationlawyers.com
Sarah K. McCaffery	on behalf of Creditor Westlake Services LLC d/b/a Westlake Financial Services ckohn@hoflawgroup.com

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User: admin

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Date Rcvd: Sep 14, 2022

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H Brosha

on behalf of Creditor Mountainview at Green Brook Condominium Association Inc. collections@theassociationlawyers.com

TOTAL: 8